

United States Bankruptcy Court
Northern District of Ohio

In re:
Troy L Aaron, Sr.
Debtor

Case No. 15-33035-jpg
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-3

User: mknei
Form ID: pdf700

Page 1 of 2
Total Noticed: 56

Date Rcvd: Oct 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2015.

db
23869423 Troy L Aaron, Sr., 904 Buckeye Ln, Sandusky, OH 44870-7362
23869423 +American Education Services, Harrisburg, PA 17130-0001
23869424 Asset Recovery Solutions, PO Box 1022, Wixom, MI 48393-1022
23869426 +Buckeye Cable System, 5566 Southwyck Blvd, Toledo, OH 43614-1578
23869427 Buckeye Lending Solutions, 678 Bobcat Way Ste 200, Dublin, OH 43016
23869428 +Bureau Investments Group Portfolio, 650 Dundee Rd, Northbrook, IL 60062-2747
23869430 Capital One Bank, 15000 Capital One Dr, Richmond, VA 23238-1119
23879782 +Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
23869434 Department Of Treasury, Internal Revenue Service, Kansas, MO 64999-0030
23869435 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
23869436 ++ERIE COMMUNITY FEDERAL CREDIT UNION, 1109 E STRUB RD, SANDUSKY OHIO 44870-5639
(address filed with court: Erie Community Fcu, 3311 Tiffin Av, Sandusky, OH 44870)
Erie County Common Pleas Court, 323 Columbus Ave 2011 CV 0708, Sandusky, OH 44870
23869437 +Excelsior College, 7 Columbia Cir, Albany, NY 12203-5159
23869438 FSON, Inc, 26 W Main St, Norwalk, OH 44857-1440
23869439 Fifth Third Bank, PO Box 630900, Cincinnati, OH 45263-0900
23869442 +Gundlach Sheet Metal Works, 910 Columbus Ave., Sandusky, OH 44870-3594
23869444 HSBC Orchard Bank, PO Box 60102, City Of Industry, CA 91716-0102
23869443 +Hohler Furnace & Sheet Metal Co., IN, 110 Decatur St, Sandusky, OH 44870-2406
23869445 +Huron Municipal Court, 417 Main St 14 CRA 295, Huron, OH 44839-1652
23869447 +Ihor J. Danko, 660 Dover Center Rd, Bay Village, OH 44140-2370
23869448 J & J Sales, 1011 Sprowl Rd 14 CRA 295, Huron, OH 44839
23869449 JC Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379-0519
23869451 +Lyman Harbor, 1615 First St CRA 1402657A, CRA 140, Sandusky, OH 44870-3901
23869452 Markel American Insurance Company, P O Box 906, Pewaukee, WI 53072-0906
23869453 +National Check Resolution, PO Box 491406, Lawrenceville, GA 30049-0024
23869454 +National Payment Center, POB 10528, Atlanta, GA 30310
23869455 +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
23885914 +Nationwide Cassel LLC, 3435 N. Cicero Ave., Chicago, IL 60641-3794
23869456 Nationwide Cassel Llc, One Nationwide Plaza, Columbus, OH 43215-2220
23869457 +Norwalk Dental Center, 10 Stower Ln Suite C, Norwalk, OH 44857-2610
23869459 Robert T. Kelsey, 326 East Market Street 2011 CV 0708, Sandusky, OH 44870
23869460 Sandusky Municipal Court, 222 Meigs St CRA 1402657 A+B, Sandusky, OH 44870-2835
23869463 Stamps.com, 1990 E Grand Ave, El Segundo, CA 90245-5013
23869466 Troy Wisehart, 502 Washington St, Calhoun, Kadenenos & Childress L.P.,
Sandusky, OH 44870
23869468 Trugreen, 121 Keep Ct, Elyria, OH 44035-2214
23869471 VIP Loan Shop, PO Box 491406, Lawrenceville, GA 30049-0024
23869469 +Verizon, PO Box 4002, Acworth, GA 30101-9003
23869470 Victoria Financial Insurance C, 22901 Millcreek Blvd, Cleveland, OH 44122-5728
23869472 Weedman--norwalk, 51 Benedict Ave Bldg 15, Norwalk, OH 44857-2127
23869473 Wells Fargo Home Mortgage, 8480 Stagecoach Cir 2011 CV 0708, Frederick, MD 21701
23869474 WhyNot Leasing, LLC, 1750 Elm St Ste 1200, Manchester, NH 03104-2907
23869475 +Yates & Schiller, P.A., 7900 Glades Rd, Suite 405, Boca Raton, FL 33434-4104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23869425 E-mail/Text: gl7768@att.com Oct 20 2015 22:29:51 AT & T, PO Box 8212,
Aurora, IL 60572-8212
23869422 +Fax: 864-336-7400 Oct 20 2015 22:47:44 Advance America, 4920 Milan Rd Unit C,
Sandusky, OH 44870-5899
23869431 +E-mail/Text: bankruptcy@cashmaxohio.com Oct 20 2015 22:32:02 Cash Max, 461 Milan Ave,
Norwalk, OH 44857-9311
23869432 +E-mail/Text: bankruptcy@cavps.com Oct 20 2015 22:31:28 Cavalry Portfolio Services,
500 Summit Lake Dr Ste 4A, Valhalla, NY 10595-2323
23869433 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 20 2015 22:32:05
Credit Collection Servic, PO Box 9134, Needham, MA 02494-9134
23869440 E-mail/Text: ebn@fmins.com Oct 20 2015 22:30:00 Frankenmuth Mutual Ins Company,
One Mutual Way, Frankenmuth, MI 48787-0001
23869446 +E-mail/Text: bankruptcy@icssystem.com Oct 20 2015 22:31:38 I C System Inc, PO Box 64378,
Saint Paul, MN 55164-0378
23869450 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 20 2015 22:31:24 Jefferson Capital Systems,
16 McLeland Rd, Saint Cloud, MN 56303
23885095 E-mail/Text: bnc-quantum@quantum3group.com Oct 20 2015 22:30:39
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
23869458 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 20 2015 22:27:11 Regional Acceptance Corp,
PO Box 830913, Birmingham, AL 35283-0913
23869462 E-mail/Text: appebnmailbox@sprint.com Oct 20 2015 22:30:49 Sprint, PO Box 4191,
Carol Stream, IL 60197-4191
23876065 +E-mail/Text: legal@gosafco.com Oct 20 2015 22:29:47 Southern Auto Finance Company,
6700 N. Andrews Ave., Ste. 500, Ft. Lauderdale, FL 33309-2199
23869461 +E-mail/Text: legal@gosafco.com Oct 20 2015 22:29:47 Southern Automotive Fi, PO Box 592277,
Orlando, FL 32859-2277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23869464 E-mail/Text: uaogc@uakron.edu Oct 20 2015 22:30:25 The University of Akron,
302 Buchtel Mall, Akron, OH 44325-0001

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank , NA
23869467* Troy Wisehart, 502 Washington St, Calhoun, Kademenos, & Childress L.P,
Sandusky, OH 44870
23869421 ##Access Receivables Management, PO Box 9801, Towson, MD 21284-9801
23869429 ##+Capital One / Yamaha, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
23869465 ##+Transworld Systems Inc, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTALS: 1, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2015 at the address(es) listed below:

Donald R. Harris on behalf of Debtor Troy L Aaron, Sr. don@donaldharrislawfirm.com,
dhlfnotices@gmail.com;donald201@me.com,
G9496@notify.cincompass.com;brandon@donaldharrislawfirm.com;kierstin@donaldharrislawfirm.com;secr
etary_dhc@hotmail.com
Elizabeth A. Vaughan officeofstanding@att.net, toledol3@ecf.epiqsystems.com
Mia L. Conner on behalf of Creditor Wells Fargo Bank , NA nohbk@lsrlaw.com

TOTAL: 3

**United States Bankruptcy Court
Northern District of Ohio, Toledo Division**

IN RE:

Aaron, Troy L Sr.

Debtor(s)

Case No. **3:15-bk-33035**

Chapter **13**

CHAPTER 13 PLAN

☒ Original ☐ Amended Date: **October 20, 2015**.

YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this plan or any motion included below must file a timely written objection. This plan may be confirmed and the motions included below may be granted without further notice or hearing unless written objection is filed before the deadline stated on the separate Notice you should have received from the bankruptcy court. If you have a secured claim, this is notice that your lien may be voided or modified if you do not object to this plan.

THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to be paid under any plan that may be confirmed.

1. PAYMENT AND LENGTH OF PLAN

(a) Debtor shall pay \$ **3,000.00** per **month** to the Chapter 13 Trustee starting _____ for approximately **52** months.

☐ Debtor will pay directly to the trustee

☐ A payroll deduction order will issue to the Debtor's employer:

(b) Joint Debtor shall pay \$ _____ per _____ to the Chapter 13 Trustee starting _____ for approximately _____ months.

☐ Joint Debtor will pay directly to the trustee

☐ A payroll deduction order will issue to the Joint Debtor's employer:

(c) Other payments to trustee: _____

(d) Total amount to be paid to Trustee shall be not less than \$ **156,000.00**.

2. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT)

All allowed priority claims will be paid in full unless creditor agrees otherwise:

Creditor	Type of Priority	Scheduled Amount
Department Of Treasury	Taxes	9,280.66
Don Harris Law Firm	Attorney fee	1,000.00

3. SECURED CLAIMS: MOTIONS TO VALUE COLLATERAL AND VOID LIENS UNDER 11 U.S.C. § 506

(a) Debtor moves to value collateral as indicated in the "value" column immediately below. Trustee shall pay allowed secured claims the value indicated or the amount of the claim, whichever is less. The portion of any allowed claim that exceeds the value indicated shall be treated as an unsecured claim. Debtor moves to void the lien of any creditor with "NO VALUE" specified below.

Creditor	Collateral	Scheduled Debt	Value	Interest Rate	Monthly Payment
None					

(b) Debtor surrenders or abandons the following collateral. Upon confirmation, the stay is lifted as to surrendered or abandoned collateral.

Creditor	Collateral to be Surrendered or Abandoned
Excelsior College	
The University of Akron	

4. UNSECURED CLAIMS

(a) **Not Separately Classified.** Allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed pro rata.

☒ Not less than **100.00** percent.

☐ Other: _____.

(b) **Separately Classified Unsecured Claims**

Creditor	Basis for Classification	Treatment	Amount
----------	--------------------------	-----------	--------

None

5. CURING DEFAULT AND MAINTAINING PAYMENTS

(a) Trustee shall pay allowed claims for arrearages, and Trustee shall pay regular postpetition contract payments to these creditors:

Creditor	Collateral or Type of Debt	Estimated Interest Rate Arrearage (arrearage)	Monthly Arrearage Payment	Regular Monthly Payment
Nationwide Cassel Llc	2003 Ford F150 Vin # 1FTRW07383KD86584 miles 90,000	6,008.62 0.00%	1,502.16	440.00

(b) Trustee shall pay allowed claims for arrearages, and Debtor shall pay regular postpetition contract payments directly to these creditors:

Creditor	Collateral or Type of Debt	Estimated Interest Rate Arrearage (arrearage)	Monthly Arrearage Payment	Regular Monthly Payment
None				

6. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Executory contracts and unexpired leases are assumed or rejected as follows:

Creditor/Lessor	Property Description	Assume/Reject
WhyNot Leasing, LLC	Microwave, Grill, Leaf blower, Stereo	Assume

7. OTHER PLAN PROVISIONS AND MOTIONS

(a) **Motion to Avoid Liens under 11 U.S.C. § 522(f).** Debtor moves to avoid the following liens that impair exemptions:

Creditor	Collateral	Amount of Lien to be Avoided
None		

(b) **Lien Retention.** Except as provided above in Section 5, allowed secured claim holders retain liens until:

☐ Liens are released at discharge.

☒ Liens are released upon payment of allowed secured claim as provided above in Section 3.

☐ Liens are released upon completion of all payments under the plan.

(c) **Vesting of Property of the Estate.** Property of the estate shall revert in Debtor:

☒ Upon confirmation

☐ Upon discharge

☐ Other: _____.

(d) **Payment Notices.** Creditors and lessors provided for above in Sections 5 or 6 may continue to mail customary notices or coupons to the Debtor or Trustee notwithstanding the automatic stay.

(e) **Order of Distribution.** Trustee shall pay allowed claims in the following order:

Trustee Commissions

Other Administrative Claims

Priority Claims

Secured Claims

Unsecured Claims

Dated: **October 20, 2015**

/s/ Donald Harris

Signature of Attorney

/s/ Troy L Aaron

Signature of Debtor

Signature of Spouse (if applicable)